

Department of the Army, DoD

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(b) Made aware of counseling resources and procedures.

(c) Instructed on their financial responsibilities to themselves, their family members, and their peers.

(d) Made aware of the disciplinary and career consequences of the abuse of check-cashing privileges.

§ 527.45 Remedial training.

Remedial training is mandatory for checkwriters committing an offense. Emphasis will be on checkbook management skills. This training is a prerequisite for removal from check-cashing suspensions. (See §§ 527.25 through 527.28.) Remedial training will include budget counseling when budget problems exist. After completion of the remedial training the individual will be given a test on checkbook maintenance. The ICCO will require 70% or greater correct responses for passing the test. The individual must be able to demonstrate successful completion of the training and that he/she has the ability to properly maintain a checking account.

(Office Symbol) (Date)
MEMORANDUM THRU (Installation Check Control Officer)
FOR (All Installation Check-cashing Facilities)
SUBJECT: Disclaimer of Responsibility

1. Effective this (date) day of (month and year) I, (name), disclaim responsibility for any check issued by the person(s) listed below:

Name _____
SSN _____
Address _____
Relationship _____

2. I have advised the individual(s) named above that I have disclaimed responsibility for check(s) presented by them to military check-cashing facilities. I have also advised the above named person(s) that their check-cashing privileges in these facilities may no longer be authorized.

(Signature)
(SSN)
(Address)
(Unit)

NOTE. —This memorandum must be notarized by a licensed notary public prior to submission.

Figure 2-1. Sample of Notice of Disclaimer of Responsibility By Sponsor

(Office Symbol) (Date)
MEMORANDUM THRU (unit commander of active duty check writer or sponsor,

State adjutant general for members of the Army National Guard, or supervisor for civilians)

FOR (Check writer)

SUBJECT: Notification of Dishonored Check

1. Reference AR 210-60, Personal Check-cashing Control and Abuse Prevention, dated (date of regulation).

2. Your check(s) in the amount of (\$), dated (date), was/were returned to (name of check-cashing facility) as dishonored.

3. You have 10 calendar days from the date of this letter to make redemption and pay any administrative/service fee. Failure to make full restitution will result in a suspension of your check-cashing privileges. Restitution for the above check(s) must be made by cash, certified check, or money order to (where redemption should be made).

4. If you can furnish proof of bank or other excusable error to the installation check control officer at (installation), your installation check-cashing privileges will be restored immediately. If proof is furnished, this would not be considered an offense, and no record of this transaction will be kept.

NOTE. —MEMORANDUM THRU of address applies when two or more offenses occurred.

Figure 3-1. Sample of Notification of Dishonored Check

(Office Symbol) (Date)
MEMORANDUM FOR (Check writer)
SUBJECT: Counseling Statement for Dishonored Check(s)

1. A Notification of Dishonored Check, dated (date), has been received and is given to you in conjunction with this counseling statement. The Notification requires you to perform one of the following:

a. Make restitution.
b. Furnish proof of bank error or other extenuating circumstances.

2. I have discussed the reason for the dishonored check with you, which is as follows:

3. Several offices are available to provide budgeting or financial assistance. I am/am not scheduling you for this training.

4. Consequences for abusing check-cashing privileges include the following:

a. Suspension of check-cashing privileges.
b. Letter of reprimand.
c. Appropriate comments in evaluation reports.
d. Administrative separation.
e. Bar to enlistment.
f. Denial of promotion.
g. Reduction in grade for inefficiency.

5. These consequences may be avoided by performing the requirements in paragraph 1 above. Subsequent offenses may be dealt with more severely.

(Signature of commander)

Soldier's Comments:

(Signature of check writer)

Figure 3-2. Sample Counseling Statement for Dishonored Check

(Office Symbol) (Date)
 MEMORANDUM THRU (Unit commander of active duty check writer/sponsor, State adjutant general for members of the Army National Guard, or supervisor for civilians)
 FOR (Check writer)
 SUBJECT: Suspension of Check-Cashing Privileges—First Offense

1. Reference AR 210-60, Personal Check-cashing Control and Abuse Prevention, (date of regulation).

2. Your dishonored check(s) in the amount of (dollar amount), dated (date), and returned to (name of check-cashing facility) as dishonored was/were not redeemed within the grace period. Therefore, your installation check-cashing privileges are suspended for 6 months and you are required to attend remedial training on checkbook maintenance. The suspension period will end 6 months from the date of this letter, provided the check(s) has/have been redeemed and all administrative/service charges have been paid, you have attended remedial training, and you have passed the installation checkbook maintenance test. Failure to make redemption will result in collection action being taken against your pay account. A record of this occurrence will be kept in the check control office. Future dishonored check instances may result in more severe restrictions and/or disciplinary action against you.

3. You may appeal the suspension of your installation check-cashing privileges to your unit commander (if military or family member) or first line supervisor (if civilian). Your unit commander (if military or family member) or first line supervisor (if civilian) may approve restoring your check-cashing privileges prior to the end of 6 months. However, the check(s) must have been redeemed, all administrative/service charges paid, remedial training completed, and you must have passed the installation checkbook maintenance test.

(Installation check control officer)

Figure 3-3. Sample of Suspension Notification—first offense

(Office Symbol) (Date)
 MEMORANDUM THRU (Unit commander of active duty check writer/sponsor, State adjutant general for members of the Army National Guard, or supervisor for civilians)
 FOR (Check writer)
 SUBJECT: Suspension of Check-Cashing Privileges—Second Offense

1. Reference AR 210-60, Personal Check-cashing Control and Abuse Prevention, (date of regulation).

2. Your dishonored check(s) in the amount of (dollar amount), dated (date), and returned to (name of check-cashing facility) as dishonored was/were not redeemed within the grace period. Therefore, your installation check-cashing privileges are suspended for 12 months and you are required to attend remedial training, since this is your second offense. The suspension period will end 12 months from the date of this letter, provided the check(s) has/have been redeemed and all administrative/service charges have been paid, you have attended remedial training, and you have passed the installation checkbook maintenance test. Failure to make redemption will result in collection action being taken against your pay account. A record of this occurrence will be kept in the check control office. Future dishonored check instances may result in more severe restrictions and/or disciplinary action.

3. You may appeal the suspension of your installation check-cashing privileges to your unit commander (if military or family member) or first line supervisor (if civilian). Your unit commander (if military or family member) or first line supervisor (if civilian) may approve restoring your check-cashing privileges prior to the end of 12 months. However, the check(s) must have been redeemed, all administrative/service charges paid, remedial training completed, and you must have passed the installation checkbook maintenance test.

(Installation check control officer)

NOTE.—If the check writer is currently on the dishonored check list, change paragraph 2 to indicate that current suspension is increased by 12 months.

Figure 3-4. Sample of Suspension Notification—second offense

(Office Symbol) (Date)
 MEMORANDUM THRU (Unit commander of active duty check writer/sponsor, State adjutant general for members of the Army National Guard, or supervisor for civilians)
 FOR (Check writer)
 SUBJECT: Suspension of Check-Cashing Privileges—Third Offense

1. Reference AR 210-60, Personal Check-cashing Control and Abuse Prevention, (date of regulation).

2. Your dishonored check(s) in the amount of (dollar amount), dated (date), and returned to (name of check-cashing facility) as dishonored was/were not redeemed within the grace period. Therefore, your installation check-cashing privileges are suspended for 18 months, you must have your ID card over stamped, and you are required to attend remedial training, since this is your third offense. The suspension period will end 18 months from the date of this letter, provided the check(s) has/have been redeemed and all administrative/service charges have been

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paid, you have attended remedial training, and you have passed the installation checkbook maintenance test. Failure to make redemption will result in collection action being taken against your pay account. A record of this occurrence will be kept in the check control office. Future dishonored check instances may result in more severe restrictions and/or disciplinary action against you.

3. You may appeal the suspension of your installation check-cashing privileges to your unit commander (if military or family member) or first line supervisor (if civilian). Your unit commander (if military or family member) or first line supervisor (if civilian) may approve restoring your check-cashing privileges prior to the end of 18 months. However, the check(s) must have been redeemed, all administrative/service charges paid, remedial training completed, and you must have passed the installation checkbook maintenance test.

(Installation check control officer)

NOTE. —If the check writer is currently on the dishonored check list, change paragraph 2 to indicate that current suspension is increased by 18 months.

Figure 3-5. Sample of Suspension Notification—third offense

(Office Symbol) (Date)
MEMORANDUM THRU (Unit commander of active duty check writer/sponsor, State adjutant general for members of the Army National Guard, or supervisor for civilians)
FOR (Check writer)
SUBJECT: Suspension of Check-Cashing Privileges—Fourth Offense

1. Reference AR 210-60, Personal Check-cashing Control and Abuse Prevention, (date of regulation).

2. Your dishonored check(s) in the amount of (dollar amount), dated (date), and returned to (name of check-cashing facility) as dishonored was/were not redeemed within the grace period. Therefore, your installation check-cashing privileges are suspended indefinitely, and you are required to attend remedial training, and you must have your ID card over stamped since this is your fourth offense. You must report to the ID card issuing facility to receive an over stamped ID card. The suspension period will end only at the approval of the installation commander, provided the check(s) has/have been redeemed and all administrative/service charges have been paid, you have attended remedial training, and you have passed the installation checkbook maintenance test. Failure to make redemption will result in collection action being taken against your pay account. A record of this occurrence will be kept in the check control office. Future dishonored check instances may result in

more severe restrictions and/or disciplinary action against you.

3. You may appeal the suspension of your installation check-cashing privileges to your unit commander (if military or family member) or first line supervisor (if civilian). The installation commander may approve restoring your check-cashing privileges. However, the check(s) must have been redeemed, all administrative/service charges paid, remedial training completed, and you must have passed the installation checkbook maintenance test.

(Installation check control officer)

Figure 3-6. Sample of Suspension Notification—fourth offense

(Office Symbol) (Date)
MEMORANDUM FOR (Check writer)
SUBJECT: Intent to Debar from United States Military Installation

1. You are hereby notified of intent to bar you from entering or reentering the limits of (name of installation), except to enter and exit the installation by the most direct route for needed medical treatment at (name of hospital or clinic). This bar to the installation is because (reason for debarment). This bar to the installation will be removed (date or when certain actions are completed).

2. Section 1382, title 18, United States Code, states: "Whoever within the jurisdiction of the United States, goes upon any military, Naval, or Coast Guard Reservation, Post, Fort, Arsenal, Yard, Station or Installation, after having been removed therefrom or ordered not to reenter by any officer or person in command or charge thereof shall be fined not more than \$500 or imprisoned not more than 6 months, or both."

3. After debarment, if you are found within the limits of (name of installation) without having received prior approval to enter the installation, except for the purpose of obtaining needed medical care, you will be detained by military authorities and turned over to Federal authorities for prosecution under the above law.

4. Prior to final action barring you from entering or reentering the limits of (name of installation), you are hereby given an opportunity to present evidence on your behalf and to comply with the requirements set forth in paragraph 1 above. This information may be presented to (ICCO). If a reply is not received within (number of) days of the date you receive this letter, a letter of debarment will automatically be sent to you.

(Installation commander)

Figure 3-7. Sample Notice of Intent to Debar From Installation
(Office Symbol) (Date)
MEMORANDUM FOR (Check writer)
SUBJECT: Debarment from United States Military Installation

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1. You are hereby prohibited as of this date from entering or reentering the limits of (name of installation), except to enter and exist the installation by the most direct route for needed medical treatment at (name of hospital or clinic). This bar to the installation is because (reason for debarment). This bar to the installation will be removed (date or when certain actions are completed).

2. Section 1382, title 18, United States Code, states: "Whoever within the jurisdiction of the United States, goes upon any Military, Naval, or Coast Guard Reservation, Post, Fort, Arsenal, Yard, Station or Installation, after having been removed therefrom or ordered not to reenter by any officer or person in command or charge thereof shall be fined not more than \$500 or imprisoned not more than 6 months, or both."

3. If you are hereafter found within the limits of (name of installation) without having received prior approval to enter the installation, except for the purpose of obtaining needed medical care, you will be detained by military authorities and turned over to Federal authorities for prosecution under the above law.

4. If you wish to appeal this debarment, a written request for a hearing on the matter should be sent to (ICCO) within (number of) days of the date of this letter. You will be informed by letter of the date, time, and place of the hearing for your appeal.

(Installation commander)

CF:
PM
SJA

Figure 3-8. Sample Notice of Debarment From Installation

MONTHLY DISHONORED CHECK REPORT

		AAFES	Com- missary	FAO	NAF	Other	Total
1. E1-E4	A						
	B						
	C						
2. E5-E6	A						
	B						
	C						
3. E7-E9	A						
	B						
	C						
4. W01/05	A						
	B						
	C						
5. 06/Above	A						
	B						
	C						
6. Total (Line 1-5)	A						
	B						
	C						
7. Other Services	A						
	B						
	C						
8. Retired Military	A						
	B						
	C						
9. NG/Res	A						
	B						
	C						
10. Family Member	A						
	B						
	C						
11. All Other (DOD Civ)	A						
	B						
	C						
12. Total (Line 7-11)	A						
	B						
	C						
13. Grand Total (Line 6+12)	A						
	B						
	C						

Row A=Number of dishonored checks by category for the month.

Row B=Total dollar value of dishonored checks by category for the month. (Dollar values will be rounded to the nearest dollar.)

Row C=Number of dishonored check writers by category for the month.

Figure 4-1. Sample format of Monthly Dishonored Check Report, RCS: CSCOA-105.